

Information to identify the case:

Debtor 1	Barbara L. Laner	Social Security number or ITIN	xxx-xx-5824
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey			
Case number: 22-18231-RG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Barbara L. Laner

1/20/23

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Barbara L. Laner
Debtor

Case No. 22-18231-RG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jan 20, 2023

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 22, 2023:

Recip ID	Recipient Name and Address
db	+ Barbara L. Laner, 18 Quarterhorse Crossing, Sparta, NJ 07871-3572
aty	Forman Holt, 66 route 17 North, First Fl, Paramus, NJ 07652

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ Email/Text: charles.forman@txitrustee.com	Jan 20 2023 20:43:00	Charles M. Forman, Forman Holt, 365 West Passaic St., Suite 400, Rochelle Park, NJ 07662-3005
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 20 2023 20:44:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Jan 20 2023 20:44:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: AISACG.COM	Jan 21 2023 01:34:00	Ally Bank Department, AIS Portfolio Services, LP, 4515 N Santa Fe Ave., Dept. APS, Oklahoma City, OK 73118-7901
519741349	+ EDI: AISACG.COM	Jan 21 2023 01:34:00	Ally Bank, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519738868	+ EDI: GMACFS.COM	Jan 21 2023 01:34:00	Ally Financial, Inc, Attn: Bankruptcy, 500 Woodard Ave, Detroit, MI 48226-3416
519738869	+ Email/PDF: creditonebknotifications@resurgent.com	Jan 20 2023 20:57:10	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
519738874	+ EDI: CITICORP.COM	Jan 21 2023 01:34:00	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
519738871	+ EDI: DISCOVER.COM	Jan 21 2023 01:34:00	Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939
519738872	+ EDI: PHINAMERI.COM	Jan 21 2023 01:34:00	GM Financial Leasing, PO Box 78143, Phoenix, AZ 85062-8143
519738873	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jan 20 2023 20:44:00	Goldman Sachs Bank USA, Attn: Bankruptcy, Po Box 70379, Philadelphia, PA 19176-0379
519738875	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jan 20 2023 20:45:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
519738876	+ EDI: COMCASTCBLCENT	Jan 21 2023 01:34:00	Telecom Self-reported, Po Box 4500, Allen, TX 75013-1311
519738877	+ EDI: PRATHEBUR	Jan 21 2023 01:34:00	The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757

District/off: 0312-2

User: admin

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Date Rcvd: Jan 20, 2023

Form ID: 318

Total Noticed: 17

519738878 ^ MEBN

Jan 20 2023 20:40:04

Utility Self-reported, Po Box 4500, Allen, TX
75013-1311

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519738870	*+	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 22, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 20, 2023 at the address(es) listed below:

Name	Email Address
Charles M. Forman	cforman@formanlaw.com lcapasso@formanlaw.com;cforman@iq7technology.com;ecf.alert+Forman@titlexi.com
Denise E. Carlon	on behalf of Creditor The Bank of New York Mellon dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Erin Kennedy	on behalf of Trustee Charles M. Forman ekennedy@formanlaw.com jkisla@formanlaw.com
Jill Manzo	on behalf of Creditor Select Portfolio Servicing Inc., as servicer for The Bank of New York Mellon bankruptcy@fskslaw.com
Stephen B. McNally	on behalf of Debtor Barbara L. Laner steve@mcnallylawllc.com jennifer@mcnallylawllc.com;lauren@mcnallylawllc.com;b.sr70072@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6